WE CLAIM:

1. In a secure card system, the improvement comprising:

a first step of determining, based at least upon an encrypted personalization data block, that an IC card is qualified to accept loading of an application; and

a second step of loading the application onto the IC card after the first step.

2. In a secure card system, the improvement comprising:

a first step of determining, based at least upon an encrypted personalization data block, that an IC card is qualified to accept deleting of an application; and

a second step of deleting the application from the IC card after the first step.

3. In a secure card system, the improvement comprising:

a first step of determining, based at least upon an encrypted personalization data block, whether an IC card is qualified to accept loading of an application; and

a second step of loading the application onto the IC card only if the first step determines that the IC card is qualified to accept the loading of the application.

4. In a secure card system, the improvement comprising:

a first step of determining, based at least upon an encrypted personalization data block, whether an IC card is qualified to accept deleting of an application; and

a second step of deleting the application from the IC card only if the first step determines that the IC card is qualified to accept the deleting of the application.